Please amend the present application as follows:

## **Specification**

The following is a copy of Applicant's specification that identifies language being added with underlining ("\_\_\_") and language being deleted with strikethrough ("\_\_"), as is applicable:

Page 12, lines 8 through 18.

Once the location information has been received, the form generation module 222, 422 can initiate the retrieval of the user information as indicated in block 508. By way of example, this initiation can comprise the issuance of a command to the network browser 220 or 420 as the case may be. At this point, the user information can be retrieved by the network browser 220, 420. As noted above, the information can be stored within the database 314 of one or more of the remote computing devices 104. These remote computing devices 104 can be operated by a information repository service provider, an insurance company, the user, or substantially any other entity that may store information that is needed to fill out a form. Alternatively, the information can be stored locally in the database 424 of the local computing device 110. In the later latter case, the network browser 420 is not implemented.